

Certificate Number: 00301-PR-DE-016180281

Bankruptcy Case Number: 11-02338



00301-PR-DE-016180281

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 28, 2011, at 10:51 o'clock PM EDT, JOSE M LABOY VAZQUEZ completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: September 29, 2011 By: /s/Tamara Ray

Name: Tamara Ray

Title: Certified Bankruptcy Counselor